



# Identity Theft Protection Plan

# Identity Theft Protection Plan Summary

- Aggregate Limit of Insurance: **\$1,000,000** per policy period
- Lost Wages: **\$ 1,500** per week, for 5 weeks maximum
- Travel Expenses **\$ 1,000** per policy period
- Elder Care and Child Care **\$ 1,000** per policy period
- Initial Legal Consultation **\$ 1,000** per policy period
- Deductible **\$ 0** per policy period

*\*\*Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating.*

*This coverage has been underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., to provide benefits as described in this Summary.*



# Identity Theft Program Benefits

Our unique identity theft solution provides you with all the components necessary to restore your identity, and prevent future incidences of identity theft. All work done on your behalf is performed by qualified Privacy Advocates. Our program takes a completely hands on approach to identity theft restoration.

## **Identity Theft Restoration:**

Upon notification of an identity theft incident, Privacy Advocates will act on your behalf as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific “Fraud Packet” via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.

# Identity Theft Program Benefits

## Limit of Insurance

- Aggregate Limit of Insurance: \$1,000,000 per policy period
- Lost Wages: \$ 1,500 per week, for 5 weeks maximum
- Travel Expenses \$ 1,000 per policy period
- Elder Care and Child Care \$ 1,000 per policy period
- Initial Legal Consultation \$ 1,000 per policy period
- Deductible \$ 0 per policy period

You will also receive up to \$1,000,000 worth of identity theft insurance coverage. This coverage will help offset some of the cost of restoring your identity to its original status including:

Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:

- a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity incident
- b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event
- c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.
- d) Providing periodic reports on changes to, and inquiries about the information contained in the insured's credit reports or public databases including, but not limited to credit monitoring services)
- e) Travel within the United States incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name and identity.
- f) Elder care or child care incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name or identity.

# Identity Theft Program Benefits

## Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

# Identity Theft Program Benefits

## Defense cost for certain civil & criminal law suits:

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;

Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and

Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

Defending criminal charges brought against the insured as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that the insured was not in fact the perpetrator.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

# Identity Theft Program Benefits

## Stolen Identity Event

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated below as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 90 days of discovery.



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